

Thomas Kuenn  
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Board of Governors  
Secretary Jennifer J. Johnson  
Federal Reserve System  
20th St. and Constitution Ave., N.W.  
Washington, D.C. 20551  
RE: Docket No. R-1314

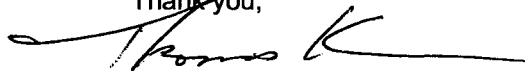
Dear Board of Governors:

I am concerned that actions by the Federal Reserve Board against subprime lending companies may limit credit access for consumers with poor credit histories. Subprime lenders like CorTrust Bank give people a second chance, and I was someone who needed a helping hand. I had credit problems in the past, and applied for a CorTrust Bank credit card to help reestablish a good credit history. The card fees were minimal, and worth every penny.

Through the years, I made sure that my credit card payments were always made on time. Now my credit rating is equal to that of any average American. Recently, I was able to affordably finance a new car. My CorTrust card gives me the flexibility of not having to always carry cash. I believe that our society will eventually become cashless, and everyone will need a credit card.

When I received my credit card, I was given a second chance to improve and manage my credit profile. Without subprime lenders like CorTrust Bank, I would have had no option for affordable credit. If the Federal Reserve places restrictions on the fees these credit companies can charge, they will stop extending credit to people like me. These are trying economic times, and taking away our access to credit is not an option.

Thank you,

A handwritten signature in black ink, appearing to read 'Thomas K', with a long horizontal flourish extending to the right.

Thomas Kuenn